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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.

09/849,513

Group Art Unit:

3629

Applicant(s):

Dennis G. Earnshaw, et al.

Examiner:

Naresh Vig

Filing Date:

May 5, 2001

Docket No.

70325-040017

Title: ELECTRONIC

TRANSACTION Customer No.

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SERVICE SYSTEM

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Date

Miyabi Grace

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents Post Office Box 1450 Alexandria, Virginia 22313-1450

Dear Sir:

Responsive to the Office Action mailed December 22, 2004, kindly enter the following amendments:

Amendments to the Claims are reflected in the listing of claims, which begin on page 2.

Remarks begin on page 7.